

Date: August 31, 2022

Time: 10:00am – 11:30am



WHAT'S COMING IN NY STATE OF HEALTH

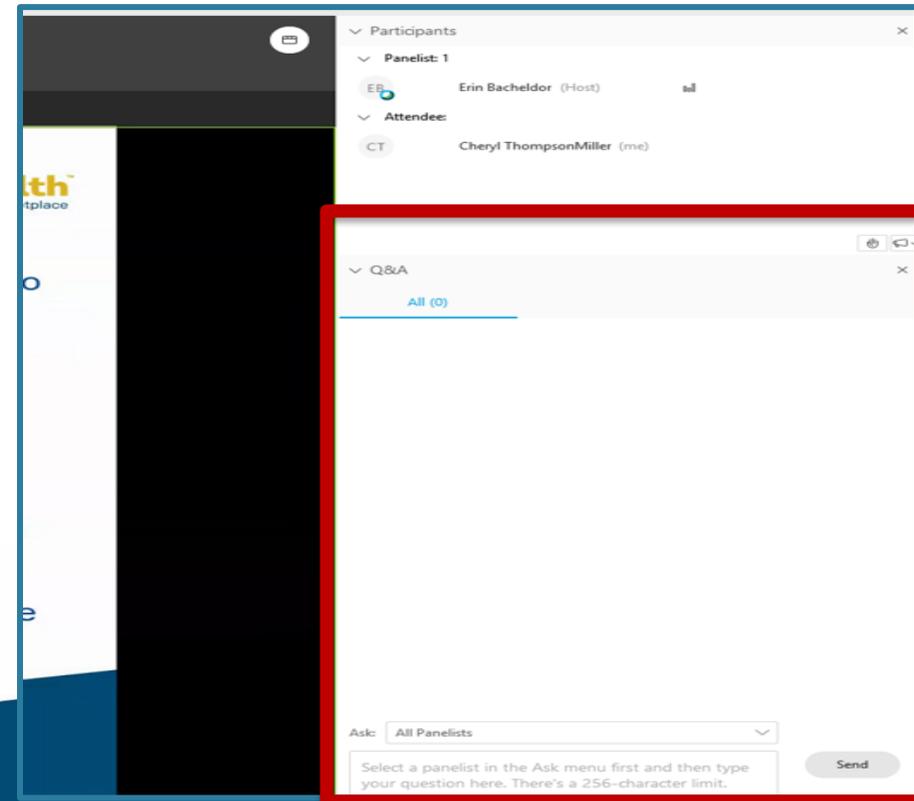
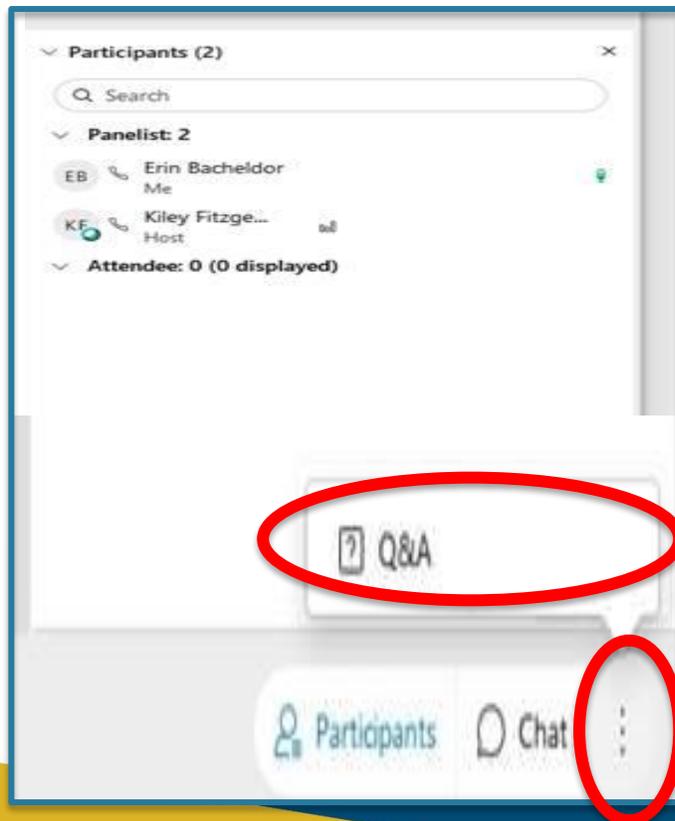
Log into the WebEx first: click [HERE](#)

Then, you may connect to audio via computer audio or via telephone audio

QUESTIONS

Questions can be submitted using the Q&A function on your WebEx control panel.

- Chat function is disabled, please use Q & A panel to submit questions.
- We will pause periodically to take questions.



RECORDING AND MATERIALS

A recording of the webinar and any related materials will be available online on our Spring Training webpage. Please visit:

<https://info.nystateofhealth.ny.gov/SpringTraining>

2022 Spring Training
July 27, 2022



Session	Topic	Training Materials
1 June 8, 2022	Privacy and Security – Providing a reminder and an update on the Privacy and Security rules and regulations by which all NY State of Health Assistors must comply	Presentation Video Authorized Representative Designation Form Document Linking Checklist Privacy Consents and Terms, Rights and Responsibilities in English and Spanish Identity Proofing Video Identity Proofing Presentation Authorized Representative Video Authorized Representative Presentation
2 July 27, 2022	Topic: Citizenship and Immigration – A review different citizenship and immigration statuses in NY State of Health. This training includes examples and scenarios.	Presentation Video Citizenship and Immigration Status Desk Aid for NYSOH Assistors EAD and COA Code Resource for Assistors Citizenship and Immigration Document Field Resource for Assistors Public Charge Fact Sheet for Assistors

Webinar Statistics:

- Over 98% of respondents said the webinar increased their knowledge of the topic.
- About 98% said information from the webinar would allow them to better assist consumers who have different citizenship and immigration statuses.

Here's what you said:

- *“The immigration resources and guides provided are easy to understand!”*
- *“I liked having the scenarios and could follow along with them.”*
- *“Could you please have more live interactions with the audience using the polls?”*

PRESENTERS



Welcome

Gabrielle Armenia Director, Bureau of Child Health Plus and Marketplace Consumer Assistance

Panelists

Erin Chaskey Assistant Director, Bureau of Child Health Plus and Marketplace Consumer Assistance

Kelly Dollar Medical Assistance Specialist 2, Bureau of Child Health Plus and Marketplace Consumer Assistance

Michael Greklek Director, NY State of Health Care at Home Program

Sonia Sekhar Deputy Director, NY State of Health

TODAY'S AGENDA



1. Child Health Plus and Removing the \$9 Premium Category
2. Improvements to the Assistor/Broker Public Search Screens
3. New Race Categories for Consumers
4. Enhanced APTC to Remain in Place Through 2025!
5. Fixing the Family Glitch
6. Update on the NY State of Health Care at Home Program

Child Health Plus and Removing the \$9 Premium Category

Change Already Made!

Newly Implemented: 8/18/2022

Enrollment Effective Date: 10/1/2022

CHILD HEALTH PLUS AND REMOVING THE \$9 PREMIUM CATEGORY

Great News!

Effective enrollment date: October 1, 2022:

- Children previously eligible for Child Health Plus (CHPlus) with a \$9 per month family premium contribution (children with household income between 160% and 222% of the Federal Poverty Level) will be fully subsidized.
 - Impacts approximately 146,000 children.
- Children with a \$9 premium lock-in will also be reduced to \$0, when their lock-in expires.



CHILD HEALTH PLUS AND REMOVING THE \$9 PREMIUM CATEGORY



**Child Health Plus
2022 Federal Poverty Levels
Effective 10/1/2022**

Family Contributions	MONTHLY INCOME FOR FAMILY SIZE*								Each Additional Person, Add:
	1	2	3	4	5	6	7	8	
Free Insurance	\$2,515	\$3,388	\$4,261	\$5,134	\$6,007	\$6,881	\$7,754	\$8,627	\$874
\$15 Per Child Per Month (Max of \$45 per family)	\$2,832	\$3,815	\$4,798	\$5,782	\$6,765	\$7,748	\$8,732	\$9,715	\$984
\$30 Per Child Per Month (Max of \$90 per family)	\$3,398	\$4,578	\$5,758	\$6,938	\$8,118	\$9,298	\$10,478	\$11,658	\$1,180
\$45 Per Child Per Month (Max of \$135 per family)	\$3,964	\$5,341	\$6,718	\$8,094	\$9,471	\$10,848	\$12,224	\$13,601	\$1,377
\$60 Per Child Per Month (Max of \$180 per family)	\$4,530	\$6,104	\$7,677	\$9,250	\$10,824	\$12,397	\$13,970	\$15,544	\$1,574
Full Premium Per Child Per Month	Over \$4,530	Over \$6,104	Over \$7,677	Over \$9,250	Over \$10,824	Over \$12,397	Over \$13,970	Over \$15,544	Over \$1,574

Pregnant Women: Household size calculation includes all expected children.

Child Health Plus
 Free CHPlus - \leq 222% FPL
 \$15 Premium - $>$ 222% to 250% FPL
 \$30 Premium - $>$ 250% to 300% FPL
 \$45 Premium - $>$ 300% to 350% FPL
 \$60 Premium - $>$ 350% to 400% FPL

Children enrolled in the \$9 category were automatically changed to the fully subsidized category effective October 1, 2022.

- Change occurred systematically, with no action from the consumer needed.

CHILD HEALTH PLUS AND REMOVING THE \$9 PREMIUM CATEGORY

- Some families may receive an eligibility notice.
- All families will receive an enrollment notice.

IMPORTANT NOTICE ABOUT YOUR ELIGIBILITY THROUGH NY STATE OF HEALTH

T1

Jane Y Marketplace ID:HX0000000000

TM024

Starting October 1, 2022, you qualify for Child Health Plus. You will pay \$0.00 per month for your health plan.

TM102

Helpful Information:

- ▶ **TM080**

Use your insurance ID card from your health insurance company to get services from a provider in your network. You will continue to get services through your current health plan. Call your health insurance company to find a provider in your network or for questions about your coverage or benefits. You can also search for a provider at <https://pndslookup.health.ny.gov/>.

IMPORTANT NOTICE ABOUT YOUR PLAN ENROLLMENT

K6

Dear Parent Y

K1032

This notice concerns your health insurance through NY State of Health as of August 18, 2022.

K1006

If any of the enrollment information listed below is not correct, please call us right away.

K97

ENROLLED IN A CHILD HEALTH PLUS PLAN: Plan Name: Healthfirst PHSP, Inc
Insurance Company: Healthfirst PHSP, Inc
Plan Type: Medical with Dental

Call NY State of Health at 1-855-355-5777 (TTY: 1-800-662-1220) to get help in other languages or for help reading this notice. This notice is also available in other formats. Call for more information. To find a navigator or certified application assister near you, visit <https://www.nystateofhealth.ny.gov> or call us

Member(s)

Child Y
Marketplace ID: HX0000000000

Coverage Information

Your Premium: \$0 (free) per month
Enrollment Start Date: October 01, 2022

CHILD HEALTH PLUS AND REMOVING THE \$9 PREMIUM CATEGORY



Any children who are temporarily eligible for Child Health Plus and need to submit verification of household income will have their eligibility redetermined once they submit the verification documents or when the income verification clock expires.

If, for enrollments effective 10/1/2022, a child at or under 222% FPL is assigned a \$9 premium responsibility payment amount, please submit the case on an encrypted account review spreadsheet to Assstor.Cases@health.ny.gov.

Assistors should be sure to use the updated materials.

- 2022 FPL Chart and CHPlus Desk Aid have been sent out to all Assistors.
- We will notify all Assistors via email when the Updated CHPlus At-A-Glance Card is available.

POLL #1



True or False? Starting on October 1, 2022, all children enrolled in subsidized Child Health Plus will have no premium contribution.

- A. True
- B. False

True or False? Starting on October 1, 2022, children eligible for Child Health Plus with household incomes at or below 222% FPL will no longer be charged \$9 for their monthly premium contribution?

- A. True
- B. False

Improvements to the Assistor/Broker Public Search Screens

Improvements to the Assistor/Broker Public Search Screens Coming 9/25/2022

This is the current
version of this tool.
Today: 8/31/2022



nystateofhealth
The Official Health Plan Marketplace

SUPPORT & RESOURCES ▾ LIVE HELP ▾ ESPAÑOL 中文 LOG IN ▾

Individuals & Families Home Care Employers Brokers Assistors

Now is the time to enroll.
Call us: 1-855-355-5777 Text START to 1-866-988-0327 for updates and enrollment reminders.

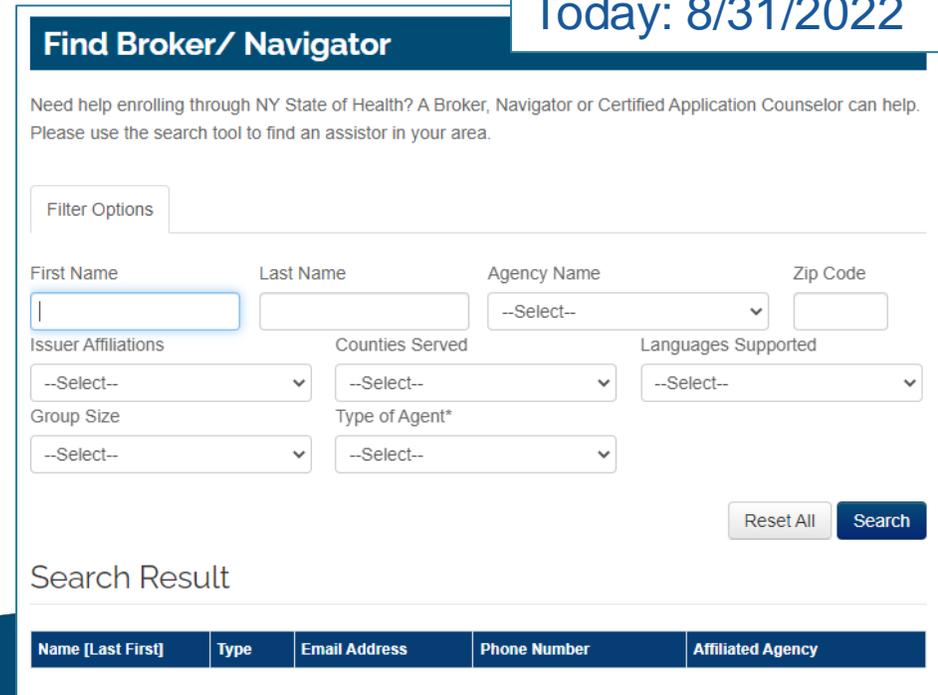
Individuals & Families

You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

[GET STARTED](#) [Get Enrollment Help](#)

[Compare Plans and Estimate Cost](#) [Search by Health Plan, Provider, or Facility](#)



Find Broker/ Navigator

Need help enrolling through NY State of Health? A Broker, Navigator or Certified Application Counselor can help. Please use the search tool to find an assistor in your area.

Filter Options

First Name Last Name Agency Name Zip Code

Issuer Affiliations Counties Served Languages Supported

Group Size Type of Agent*

[Reset All](#) [Search](#)

Search Result

Name [Last First]	Type	Email Address	Phone Number	Affiliated Agency
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IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS



NY State of Health is making improvements to the Public Search Screens so that consumers who want assistance applying for coverage can use this feature more quickly and easily.

- Redesign page for more user-friendly experience.
- Return more relevant search results.
- Randomize search results.

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS



Click [HERE](#) for NY State of Health “Get Enrollment Help” feature also known as the Assistor Public Search.

Find Broker/ Navigator

Need help enrolling through NY State of Health? A Broker, Navigator or Certified Application Counselor can help. Please use the search tool to find an assistor in your area.

Filter Options

Start by choosing to search for either

Choose a Type * **Explain**

- Assistor
- Broker

First Name:

Last Name:

Agency Name:

Zip Code:

Issuer Affiliations:

Counties Served:

Languages Supported:

Group Size:

Type of Agent*:

Search Result

Name [Last First]	Type	Email Address	Phone Number	Affiliated Agency
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Brokers

Certified Brokers are independent NYS licensed professionals that have been certified by NY State of Health to provide full service enrollment assistance to individuals and small businesses. Along with providing education on the health insurance options available through NY State of Health, Brokers can look at your needs, provide advice and fully enroll you in health plans. Help applying for coverage and enrolling in a plan is always free.

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS



Find an Assistor or Broker

Assistors and Brokers are certified experts who provide application and enrollment assistance to individuals, families, and small businesses through NY State of Health.

Start by choosing to search for either Assistors, Brokers, or both.

Choose a Type * Explain

Assistor

Broker

Refine Your Search (optional)

ZIP Code County Served First Name Last Name

Preferred Language Agency

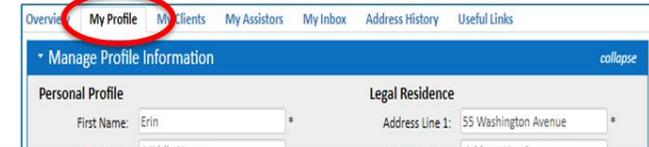
Limit results to only Assistors/Brokers that work with Small Business Marketplace (SHOP)

The field for “Zip Code” was moved so that it appears first.

- Many consumers search this way and find this easiest.

Searching by ZIP code will now return results based on the Counties Served selected in the Account Preferences section of the Assistor’s profile.

- Accessible on the “My Profile” tab of the Assistor’s dashboard.



Account Preferences

- Hide Profile from All Searches
- Hide Profile from Public Search
- Send me Client Renewal Reminder Notice

You can select more than one county or language by holding down the control button when making your selection.

Counties List

ORLEANS
OSWEGO
PUTNAM
QUEENS
RENSSELAER

Counties Served

OTSEGO

Languages List

Chinese
French
French Creole
Italian

Languages Supported

English
Spanish

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS

Find an Assistor or Broker

Assistors and Brokers are certified experts who provide application and enrollment assistance to individuals, families, and small businesses through NY State of Health.

Start by choosing to search for either Assistors, Brokers, or both.

Choose a Type * Explain

Assistor

Broker

Refine Your Search (optional)

ZIP Code

12304

County Served

Schenectady
Albany

First Name

Last Name

Preferred Language

--Select--

Agency

--Select--

Limit results to only Assistors/Brokers that work with Small Business Marketplace (SHOP)

Reset

Show Results

If the consumer searches by zip code first and then chooses from the “County Served” dropdown, they will only be able to select from counties associated with that zip code.

- If no zip code has been entered, the “County Served” dropdown will include all NY State counties.

When checked, only SHOP-certified Navigators and Brokers will display in the search results.

- This feature is only available when accessed from the home page.



The screenshot shows the nystateofhealth website home page. At the top, there is a navigation bar with links for SUPPORT & RESOURCES, LIVE HELP, ESPAÑOL, 中文, and LOG IN. Below this is a banner for "Now is the time to enroll." with a call to action "Text START to 1-866-988-0327 for updates and enrollment reminders." The main content area features a large image of a family and the heading "Individuals & Families". Below the image, there is a "GET STARTED" button and a "Get Enrollment Help" button, which is circled in red. Other buttons include "Compare Plans and Estimate Cost" and "Search by Health Plan, Provider, or Facility".

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS



Appearance and functionality of search results have also changed for a more user-friendly experience.

Search results will be shuffled/randomized each time a search is run so that the same Assistor does not always appear at the top or at the bottom.

Search results will include:

- Assistor Contact Information
 - name, email address, and phone number.
- Counties Served
 - including a hyperlink to “View All.”
- Languages spoken
- The name of the agency the Assistor is affiliated with
- Type (Assistor or Broker)

Find an Assistor or Broker

Assistors and Brokers are certified experts who provide application and enrollment assistance to individuals, families, and small businesses through NY State of Health.

Start by choosing to search for either Assistors, Brokers, or both.

Choose a Type * [Explain](#)

Assistor
 Broker

Refine Your Search (optional)

ZIP Code: County Served: First Name: Last Name:

Preferred Language: Agency:

Limit results to only Assistors/Brokers that work with the Small Business Marketplace (SHOP)

Results: 1 to 5 of 8 1 2

Contact Information	Agencies	Type
John Dough jd546@exampleagency.com (555) 555-5555 ext. 5555	EXAMPLE AGENCY ASSISTORS INC.	Assistor
COUNTIES SERVED Albany, Saratoga... View All		
LANGUAGES Chinese, English, French Creole, French, Italian, Korean, Russian, Spanish		
Jane Smith jane.d.123@fauxagency.com (999) 999-9999 ext. 9909	FAUX ASSISTORS AGENCY	Assistor
COUNTIES SERVED Delewar, New York... View All		
LANGUAGES English, Spanish		

Counties Served

Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS



Find an Assistor or Broker

Assistors and Brokers are certified experts who provide application and enrollment assistance to individuals, families, and small businesses through NY State of Health.

Start by choosing to search for either Assistors, Brokers, or both.

Choose a Type * [Explain](#)

Assistor
 Broker

Refine Your Search (optional)

ZIP Code: County Served: First Name: Last Name:

Preferred Language: Agency:

Limit results to only Assistors/Brokers that work with the Small Business Marketplace (SHOP)

Results: 1 to 5 of 8 1 2

Contact Information	Agencies	Type
John Dough jd546@exampleagency.com (555) 555-5555 ext. 5555	EXAMPLE AGENCY ASSISTORS INC.	Assistor
COUNTRIES SERVED Albany, Saratoga... View All		
LANGUAGES Chinese, English, French Creole, French, Italian, Korean, Russian, Spanish		
Jane Smith jane.d.123@fauxagency.com (999) 999-9999 ext. 9909	FAUX ASSISTORS AGENCY	Assistor
COUNTRIES SERVED Delewar, New York... View All		
LANGUAGES English, Spanish		

Now is the time to enroll. Call us: 1-855-355-5777 Text START to 1-866-988-0327 for updates and enrollment reminders.

Individuals & Families

You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

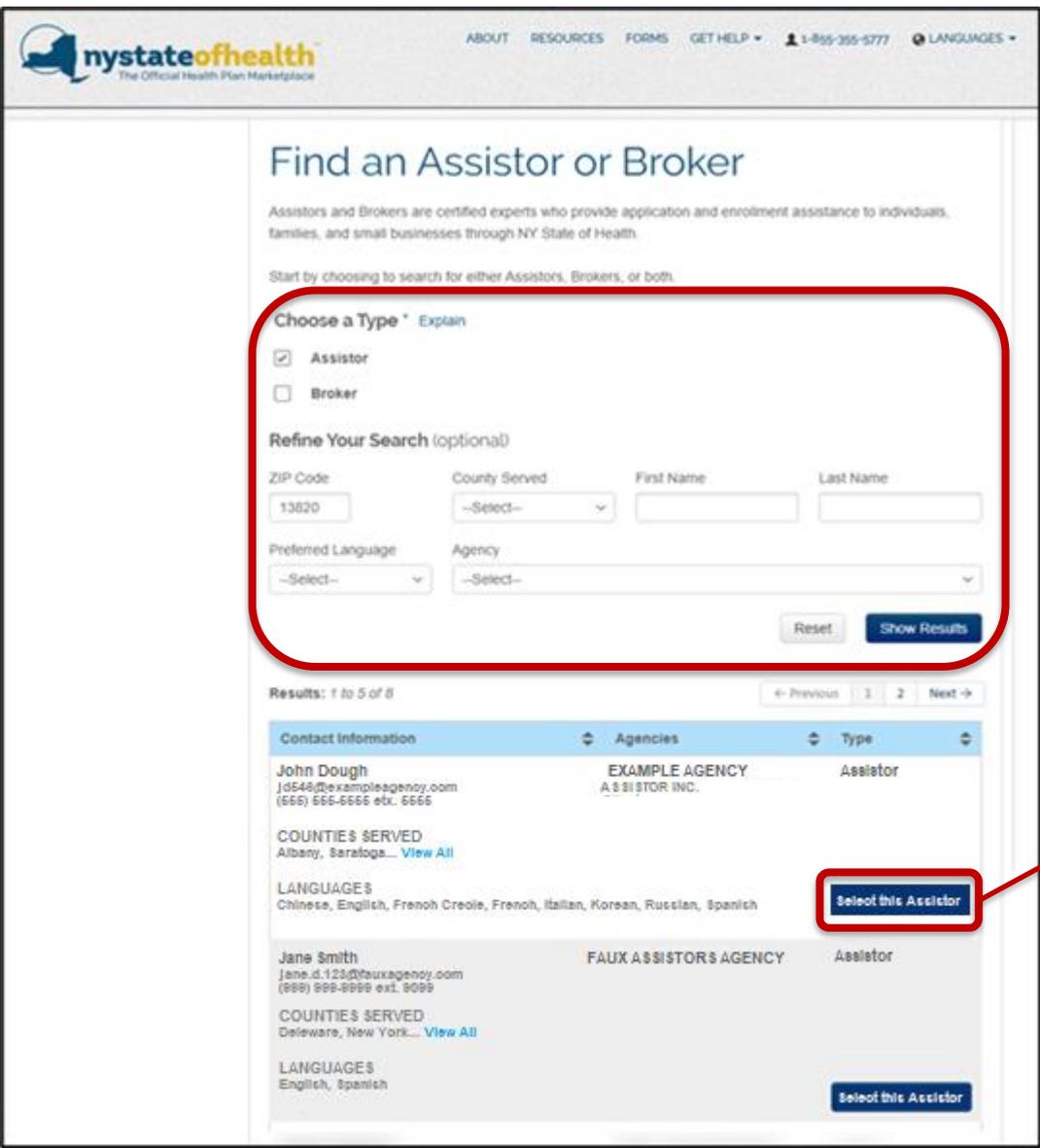
You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

[GET STARTED](#) [Get Enrollment Help](#)

[Compare Plans and Estimate Cost](#) [Search by Health Plan, Provider, or Facility](#)

When accessing the search screens from the NY State of Health Homepage, the consumer may use the telephone number or email address to contact the Assistor and make an appointment.

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS



Find an Assistor or Broker

Assistors and Brokers are certified experts who provide application and enrollment assistance to individuals, families, and small businesses through NY State of Health.

Start by choosing to search for either Assistors, Brokers, or both.

Choose a Type Explain

Assistor
 Broker

Refine Your Search (optional)

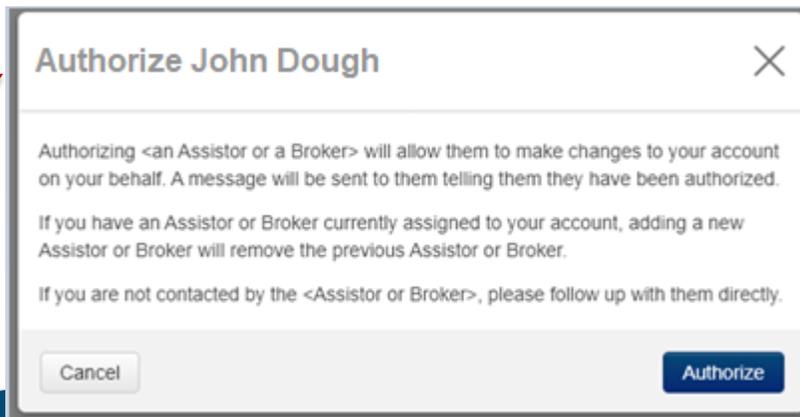
ZIP Code: 13820
County Served: --Select--
First Name:
Last Name:
Preferred Language: --Select--
Agency: --Select--

Results: 1 to 5 of 8

Contact Information	Agencies	Type
John Dough jd546@exampleagency.com (555) 555-5555 ext. 5555	EXAMPLE AGENCY A S S I S T O R I N C .	Assistor
COUNTIES SERVED Albany, Saratoga... View All		
LANGUAGES Chinese, English, French Creole, French, Italian, Korean, Russian, Spanish		<input type="button" value="select this Assistor"/>
Jane Smith jane.d.123@fauxagency.com (888) 888-8888 ext. 8888	FAUX A S S I S T O R S A G E N C Y	Assistor
COUNTIES SERVED Delaware, New York... View All		
LANGUAGES English, Spanish		<input type="button" value="select this Assistor"/>

The updates to the search screens will also appear when accessed within the consumer's account.

- If the consumer has access to their account independently and logs in with their NY.gov User ID and password, they will be able to use this same search. However, they will have the ability to electronically assign the Assistor they choose to their account.



Authorize John Dough

Authorizing <an Assistor or a Broker> will allow them to make changes to your account on your behalf. A message will be sent to them telling them they have been authorized.

If you have an Assistor or Broker currently assigned to your account, adding a new Assistor or Broker will remove the previous Assistor or Broker.

If you are not contacted by the <Assistor or Broker>, please follow up with them directly.

IMPROVEMENTS TO THE ASSISTOR/BROKER PUBLIC SEARCH SCREENS

Remember, Assistors can set their own account preferences in real time.

If you check, “**Hide Profile from all Searches,:**”

- You will not appear as an Assistor on the [public search](#);
- a consumer logged in with their NY.gov username will not be able to select you as their Assistor; and
- the Call Center will not be able to find you as an Assistor to add you to a consumer’s account.

If you check,” **Hide Profile from Public Search,**”

- You will not appear as an Assistor on the [public search](#).
- However, a consumer logged in with their NY.gov username will be able to select you as their Assistor.
- Also, the Call Center will be able to find you as an Assistor to add you to a consumer’s account.

Account Preferences

- Hide Profile from All Searches
- Hide Profile from Public Search
- Send me Client Renewal Reminder Notice

Overview **My Profile** My Clients My Assistors My Inbox Address History Useful Links

Manage Profile Information collapse

Personal Profile

First Name: Erin
Middle Name: Middle Name
Last Name: Bachelдор
Suffix: None

Legal Residence

Address Line 1: 55 Washington Avenue
Address Line 2: Address Line 2
City: Albany
Zip: 12205 State: NY

Contact Info

Email Address: erin.bachelдор@health.nj
Primary Phone Number: 518 555 5555 X Cell
Preferred Phone Number: Cell

Mailing Address *Same as residence*

Address Line 1: 1 W Albany Dr
Address Line 2: Address Line 2
City: Albany
Zip: 12205 State: NY

Business Address *Same as residence*

Address Line 1: 1 W Albany Dr
Address Line 2: Address Line 2
City: Albany
Zip: 12205 State: NY

Oversight

Oversight Role: Primary OM (NYS DOH)
Primary OM: Erin Bachelдор (NYS DOH)
Secondary OM:

Account Preferences

- Hide Profile from All Searches
- Hide Profile from Public Search
- Send me Client Renewal Reminder Notice

You can select more than one county or language

Counties List Counties Ser

PUTNAM
QUEENS
RENSSELAER
RICHMOND

OTSEGO

French
French Creole
Italian

Save

Remember to “Save” at the bottom of the page.

When a consumer needs to authorize you as their Assistor to their account, what steps should you take to make sure this is a quick and easy process for them?

- A. Be sure to uncheck “Hide Profile from Public Search” in the “My Profile” tab of your dashboard.
- B. Tell them to search by Assistor (not Broker).
- C. Give them your agency name and the correct spelling of your last name so they can search for you directly.
- D. All of the above.

New Race Categories for Consumers

NEW RACE CATEGORIES FOR CONSUMERS



Coming Soon: 9/25/2022

In our continued effort to make this category as inclusive as possible, we have added four (4) new race options for consumers to choose from.

NEW RACE CATEGORIES FOR CONSUMERS

Four (4) new race options have been added for consumers to choose from.

- Bangladeshi
- Burmese
- Pakistani
- Taiwanese

Race & Ethnicity

Please answer the following questions on race and ethnicity. We use this data to improve services to the community and to enhance outreach efforts. You do not have to answer these questions and giving us this information will not affect your eligibility, plan choices, or access to programs.

Is Jen of Hispanic, Latinx or Spanish origin? *

Yes No Don't Know Choose Not to Answer

With which race does Jen identify? (Check all that apply) *

African

Bangladeshi

Chinese

Haitian

Korean

Pakistani

Vietnamese

Other Asian

Don't Know

American Indian/Alaskan Native

Black/African American

Filipino

Jamaican

Middle Eastern/North African

Samoan

White

Other Pacific Islander

Choose Not to Answer

Asian Indian

Burmese

Guamanian/Chamorro

Japanese

Native Hawaiian

Taiwanese

Other

QUESTIONS?



Enhanced APTC Under the American Rescue Plan to remain in Place Through 2025!

Available for 2023 QHP Enrollment

ENHANCED APTC TO REMAIN IN PLACE THROUGH 2025!



On March 11 2021, the American Rescue Plan (ARP) increased financial assistance (APTC) for individuals with income over 400% FPL during 2021 and 2022.

2021 Income Levels for QHP 2022 Plan Year

Annual Amounts

	100%	138%	150%	154%	155%	200%	223%	230%	240%	250%	300%	350%	400%	500%	600%	700%	800%
FAMILY SIZE	POVERTY GUIDELINE																
1	12,880	17,775	19,320	19,836	19,964	25,760	28,723	29,624	30,912	32,200	38,640	43,080	51,520	64,400	77,280	90,160	103,040
2	17,420	24,040	26,130	26,827	27,001	34,840	38,847	40,066	41,808	43,550	52,260	60,970	69,680	87,100	104,520	121,940	139,360
3	21,960	30,305	32,940	33,819	34,038	43,920	48,971	50,598	52,704	54,900	65,880	76,860	87,840	109,800	131,760	153,720	175,680
4	26,500	36,570	39,750	40,810	41,073	53,000	59,095	60,950	63,600	66,250	79,500	92,750	106,000	132,500	159,000	185,500	212,000
5	31,040	42,836	46,560	47,802	48,112	62,080	69,220	71,392	74,496	77,600	93,120	108,640	124,160	155,200	186,240	217,280	248,320
6	35,580	49,101	53,370	54,794	55,149	71,160	79,344	81,834	85,392	88,950	106,740	124,530	142,320	177,900	213,480	249,060	284,640
7	40,120	55,366	60,180	61,785	62,186	80,240	89,468	92,276	96,288	100,300	120,360	140,420	160,480	200,600	240,720	280,840	320,960
8	44,660	61,631	66,990	68,777	69,223	89,320	99,592	102,718	107,184	111,650	133,980	156,310	178,640	223,300	267,960	312,620	357,280
Extra Person	4,540	6,266	6,810	6,992	7,037	9,080	10,125	10,442	10,896	11,350	13,620	15,890	18,160	22,700	27,240	31,780	36,320

Income Requirements: QHP/APTC/CSR
 QHP with APTC and CSR: 200% FPL - 250% FPL
 QHP with APTC: Above 200% FPL - For individuals, tax credits phase out between approximately 518% FPL to 773% FPL, depending on the county an individual resides.
 QHP Full Pay: No Income Requirements

ENHANCED APTC TO REMAIN IN PLACE THROUGH 2025!



This chart below demonstrates that consumers with lower income are expected to contribute less to their monthly premiums.

The Marketplace will subtract this expected premium contribution from the cost of the second-lowest silver level plan in the county and the difference will be the amount of APTC someone is eligible for.

QHP Premium Contribution with APTC		
Annual Household Income	Expected Premium Contribution	
% of FPL	% of Income	Monthly Dollar Amount
>200% - ≤ 250%	2.0% - 4.0%	\$45 - \$113
>250% - ≤ 300%	4.0% - 6.0%	\$113 - \$204
>300% - ≤ 400%	6.0% - 8.5%	\$204 - \$385
> 400%	8.5%	> \$385

*for a household of one (1) based on 2022 FPLs (Used for 2023 QHP Eligibility)

These rates remain in place for 2023!
Lower premium contribution rates mean more APTC for consumers!

- If the consumer chooses the Second Lowest Cost Silver Plan or a cheaper plan, they will not pay more than the percentage of income specified in the chart (monthly dollar amount).
- If the consumer chooses a more expensive plan, they will need to pay the amount in the chart plus the remainder of the premium cost for the plan they selected.

ENHANCED APTC TO REMAIN IN PLACE THROUGH 2025!



“Without an extension of these subsidies, New Yorkers would have received notice of steep premium increases in October, and we expected tens of thousands of New Yorkers to forgo coverage they could no longer afford.”

– Danielle Holahan

- **NY State of Health Releases Updated Enrollment Report Revealing Nearly 6.6 Million Total Covered Through the Marketplace, with 140,000 New Yorkers Now Paying Lowest Premiums in Recent Years Due to Enhanced ARPA Subsidies**
- Read the Marketplace’s June 2022 *Health Insurance Coverage Update: Impact of ARPA Subsidies* [here](#).

Extending these APTC rates into 2023 will help ensure QHP eligible individuals stay covered!

This number keeps getting smaller!

- New York's uninsured rate has been cut in half since the passage of the Affordable Care Act over 12 years ago.

Fixing the Family Glitch

Coming Soon for 2023 QHP Enrollment

Fixing the Family Glitch

Coming 1/1/2023

APTC and CSR Eligibility:

To be eligible for subsidized Qualified Health Plans, consumers must not have affordable coverage through their own or their spouse's employer.

- Affordable coverage is employer sponsored coverage that meets Minimum Value Standards, which is a health plan with an Actuarial Value greater than or equal to 60% and costs less than 9.61% of the household income for individual tier coverage in 2022.

What is the “Family Glitch”?

Under Affordable Care Act regulations, if a consumer had an offer of health coverage from their employer that was considered affordable, the consumer would not qualify for financial help for health coverage through NY State of Health.

- Further, if the **employee-only** health coverage was considered affordable, that meant the employee **and** their family members were ineligible for financial assistance, even if the cost of family coverage was considered unaffordable.

In 2022, an employer’s plan was considered “affordable” if the employee didn’t have to pay more than 9.61% of household income towards the premium for an employee-only plan.

- Because of the “Family Glitch,” even if the cost of **family** coverage would cost more than 9.61% of household income, the employee and their family members were still not eligible for financial assistance if the employee-only plan was considered affordable.

Fixing the Family Glitch

It is widely expected that the IRS will finalize these rules as we are presenting them today.

Beginning January 1, 2023, to fix the “Family Glitch,” family members will no longer be determined ineligible for financial assistance if an employee has an offer of affordable **employee-only** health coverage.

- Instead, affordability for family members will be determined based on the cost an employee has to pay for **family** coverage.

Beginning 2023, if the employee must pay more than 9.12% of household income towards the premium for a **family** plan, the plan is considered unaffordable, and the employee's family members may qualify for financial assistance (APTC and CSR).

Fixing the Family Glitch

This fix will not change the affordability test for employees, only family members of the employee.

In 2023, if the employee has an offer of employee-only coverage that is considered affordable (9.12% percent of household income), the employee will not qualify for financial help, but their family members may still be eligible for financial help.

FIXING THE FAMILY GLITCH



New: Family Glitch Calculator Tool:

Employer Health Insurance Affordability Calculator

Individual Insurance

1. Please choose from the dropdown how often your employer collects health insurance contributions to purchase the lowest-cost single (employee-only) health insurance offered by your employer.

Biweekly (every 2 weeks) ▼

2. Please state your required contribution per paycheck to purchase the lowest-cost single (employee-only) health insurance offered by your employer that meets Minimum Value Standard*.

\$ 150

A health plan meets the minimum value standard if both of these apply:

- It's designed to pay at least 60% of the total cost of medical services for a standard population
- Its benefits include substantial coverage of physician and inpatient hospital services

3. Required annual contribution:

\$ 3900

4. Your estimated 2023 household income:

\$ 70000

(include wages and tips, salary, self-employment income, interest and dividends received, alimony received, Social Security payments received, and other income)

5. Percentage of household income toward premiums

5.57 %

⚠ Because the percentage of your household income towards your employee-only premium is not more than 9.12%, the plan is considered **affordable**. Based on this information, the employee will likely **NOT** qualify for financial help if you apply for coverage through NY State of Health. ✕

This tool will help consumers estimate whether they and their family may be eligible for APTC.

Family Insurance

1. Please choose from the dropdown how often your employer collects health insurance contributions to purchase the lowest-cost family health insurance offered by your employer.

Biweekly (every 2 weeks) ▼

2. Your required contribution per paycheck to purchase the lowest-cost family health insurance offered by your employer that meets Minimal Value Standard*:

\$ 265

(*Family health insurance* means health insurance that would cover the employee's tax family, including a spouse filing jointly or a dependent. Other family members—such as adult children up to age 26 or non-dependent domestic partners—might be offered job-based coverage, but, if they are not on the employee's tax return, they would not be considered in the affordability test and therefore the cost of covering them should not be included here).

*An employer-sponsored health plan meets "minimum value standard" if the health plan's share the total allowed benefit costs covered by the plan is no less than 60% of those cost.

3. Required annual contribution:

\$ 6890

4. Your estimated 2023 household income:

\$ 70000

5. Percentage of household income toward premiums

9.84 %

✅ Because the percentage of your household income towards your family premium is larger than 9.12%, the plan is considered **unaffordable**. Based on this information, the employee's family members may qualify for financial help if you apply for coverage through NY State of Health. ✕

Note, employee-only coverage could be found affordable, even when family coverage is deemed unaffordable. In these cases, the employee would not be eligible for APTC, but family members would be.

FIXING THE FAMILY GLITCH

Which consumers will be impacted at 2023 renewal?

New: Family Glitch Calculator Tool

- If you help the consumer to use this calculator and it shows that they or their family members may qualify for financial help, they need to call customer service in order to be evaluated further for APTC.

 Because the percentage of your household income towards your family premium is larger than 9.12%, the plan is considered unaffordable. ✕

Based on this information, the employee's family members may qualify for financial help if you apply for coverage through NY State of Health.

- If Assistors need help reviewing a case for one of their consumers, please send on an encrypted account review spreadsheet to Assistor.Cases@health.ny.gov.

Employer Health Insurance Affordability Calculator

Individual Insurance

1. Please choose from the dropdown how often your employer collects health insurance contributions to purchase the lowest-cost single (employee-only) health insurance offered by your employer.

- None -

2. Please state your required contribution per paycheck to purchase the lowest-cost single (employee-only) health insurance offered by your employer that meets Minimum Value Standard:

\$

A health plan meets the minimum value standard if both of these apply:

- It's designed to pay at least 90% of the total cost of medical services for a standard population
- Its benefits include substantial coverage of physician and inpatient hospital services

3. Required annual contribution:

\$ 0.00

4. Your estimated 2023 household income:

\$

(include wages and tips, salary, self-employment income, interest and dividends received, alimony received, Social Security payments received, and other income)

5. Percentage of household income toward premiums

%

POLL #4



True or False? In 2023, Affordable coverage is employer sponsored coverage that meets Minimum Value Standards, which is a health plan with an Actuarial Value greater than or equal to 60% and costs less than 9.12% of the household income for individual tier or family coverage.

- A. True
- B. False

Update on the NY State of Health Care at Home Program

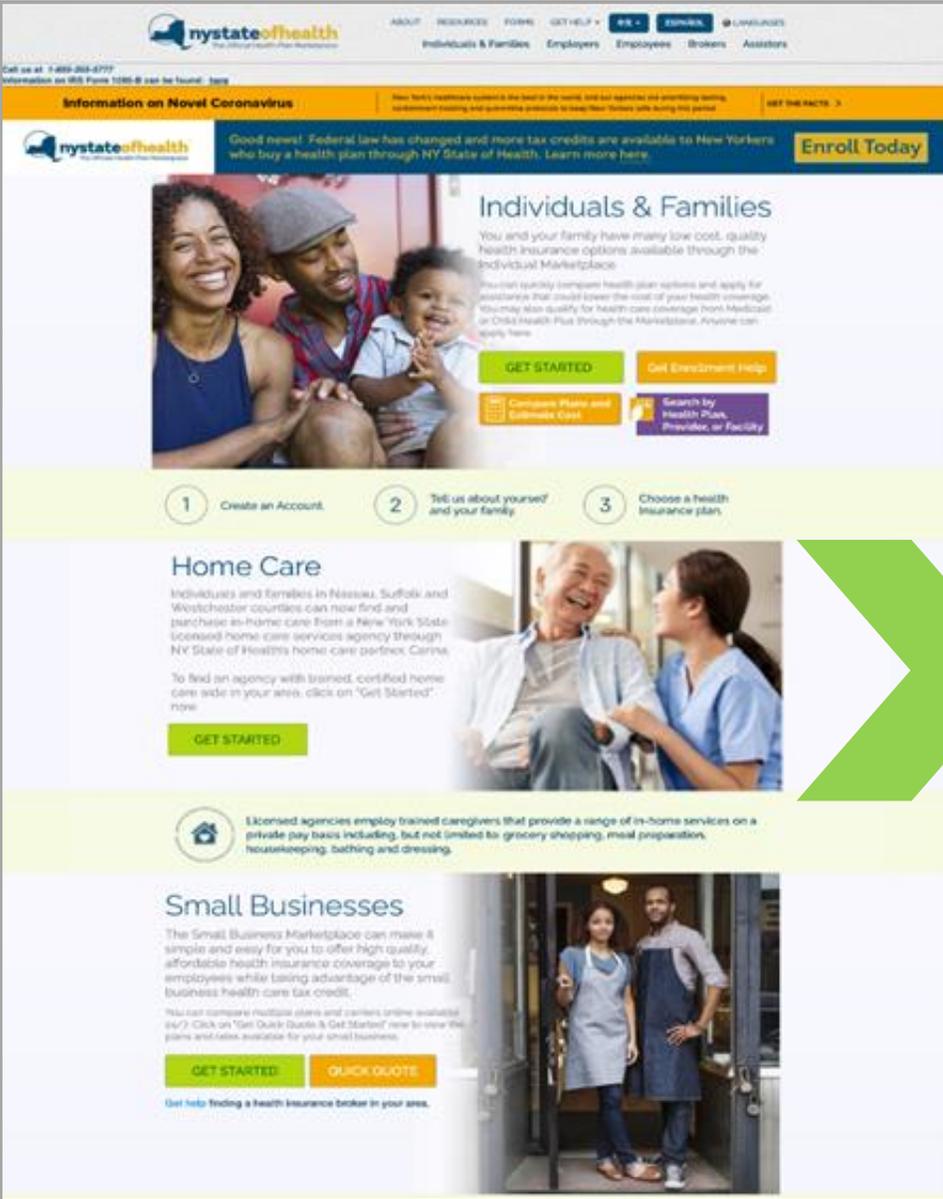
- NY State of Health launched the “Care at Home” program in November 2021. This program builds on the “marketplace model” and allows New Yorkers to shop for home care services for themselves, their family members or friends, from the same trusted source on a private pay basis
- The program originated from a “Medicaid Redesign” proposal with a goal of delaying the need for individuals with limited home care needs to spend down to Medicaid
- The Care at Home Program launched on a pilot basis in November 2021 in Nassau, Suffolk, and Westchester counties, and is expanding into New York City this September, and will expand statewide in future phases

NY STATE OF HEALTH CARE AT HOME PROGRAM



- This initiative will expand the types of care that New Yorkers can shop for through NY State of Health on a private pay basis.
- There is no requirement that consumers have other NY State of Health coverage.
- Consumers, or family members on their behalf, will access the NY State of Health Care at Home Program through the website (nystateofhealth.ny.gov); there is no expectation that consumers will work with enrollment Assistors for this program.

NY STATE OF HEALTH WEBSITE HOME PAGE



Home Care

Individuals and families in Nassau, Suffolk and Westchester counties can now find and purchase in-home care from a New York State licensed home care services agency through NY State of Health's home care partner, Carina.

To find an agency with trained, certified home care aides in your area, click on "Get Started" now.

[GET STARTED](#)

Licensed agencies employ trained caregivers that provide a range of in-home services on a private pay basis including, but not limited to: grocery shopping, meal preparation, housekeeping, bathing and dressing.

NY State of Health/Carina Landing Page



CARINA In partnership with **nystateofhealth**
The Official Health Plan Marketplace

Find a trusted home care provider

Carina is a free, online tool that connects you to licensed home care agencies

Find Care Now

A partnership for better care

We are honored to partner with the New York State of Health to help New Yorkers find safe and affordable home care services that support their independence, dignity and quality of life, and to help them stay in their own homes and communities for as long as possible.

CARINA **nystateofhealth**
The Official Health Plan Marketplace

Over a million hours of home care delivered through Carina-matched home care providers since 2017

- Licensed agencies**
Businesses that connect you to their home care providers
- Background checked**
Agencies provide only verified, trained home care providers
- Dependable**
Care providers listed on Carina make good wages and have benefits through their agencies

What is Home Care?

Home care services are considered non-medical in nature and help people with daily living tasks and activities so they can live at home independently. Home care providers, also known as caregivers, are professionals employed through licensed home care agencies.

Home care providers can help with the following:

- Consumers come to a dedicated landing page for NY State of Health Care at Home visitors
- The landing page educates consumers about home care, how it works, in addition to testimonials and FAQs
- Consumers start their search by entering their zip code to see a list of agencies with available personal care workers close to them

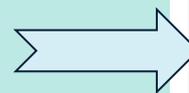
FIND AN AGENCY



Find a trusted home care provider

Carina is a free, online tool that connects you to NY State of Health approved licensed home care services agencies

Find Care Now



Recco Home Care Service, Inc.

Recco Home Care Service, Inc. is a licensed agency that provides personal care and home health aide services in the home. Recco has been in business for over 51 years and prides itself on providing the highest quality of care to all our clients.

<https://www.reccohomecare.com>

Near zip code: 11722

Providers available

\$ \$26+ \$25+ per hour ?

Male and female providers

Spanish, Tagalog, English

Expertise & Skills:

Cleaning • Shopping • Medication management • Transfers • Personal care • Laundry • Meals

Message

Premier Home Health Care Services, Inc.

Premier takes great pride in the home care we have delivered in NYS for 30 years. Our culturally diverse, highly trained aides are committed to providing quality, compassionate care to clients. Through specialized training, Premier aides learn about the aging process, chronic disease, and identifying signs and symptoms indicating a need for additional interventions. Our goal is to provide the most effective, superior care in the home to keep families safe and comfortable for as long as possible.

<https://www.premierhomehealthcare.com>

Near zip code: 11722

Providers available

\$ \$30+ \$28+ per hour ?

Male and female providers

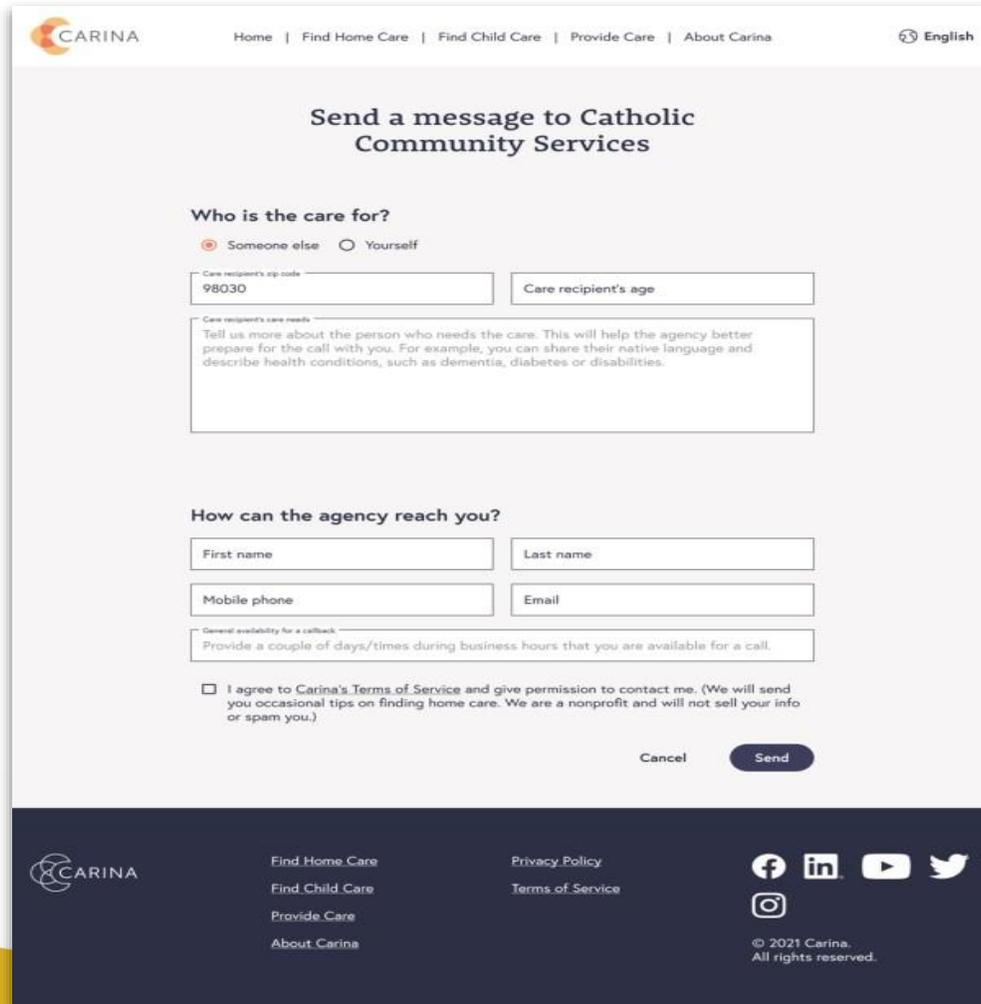
English, Spanish, Haitian Creole, Italian

Expertise & Skills:

Cleaning • Shopping • Personal care • Laundry • Transportation • Meals

Message

carina.org/homecare/nysoh



CARINA Home | Find Home Care | Find Child Care | Provide Care | About Carina English

Send a message to Catholic Community Services

Who is the care for?
 Someone else Yourself

Care recipient's zip code: 98030 Care recipient's age:

Care recipient's care needs
Tell us more about the person who needs the care. This will help the agency better prepare for the call with you. For example, you can share their native language and describe health conditions, such as dementia, diabetes or disabilities.

How can the agency reach you?

First name: Last name:

Mobile phone: Email:

General availability for a callback
Provide a couple of days/times during business hours that you are available for a call.

I agree to Carina's Terms of Service and give permission to contact me. (We will send you occasional tips on finding home care. We are a nonprofit and will not sell your info or spam you.)

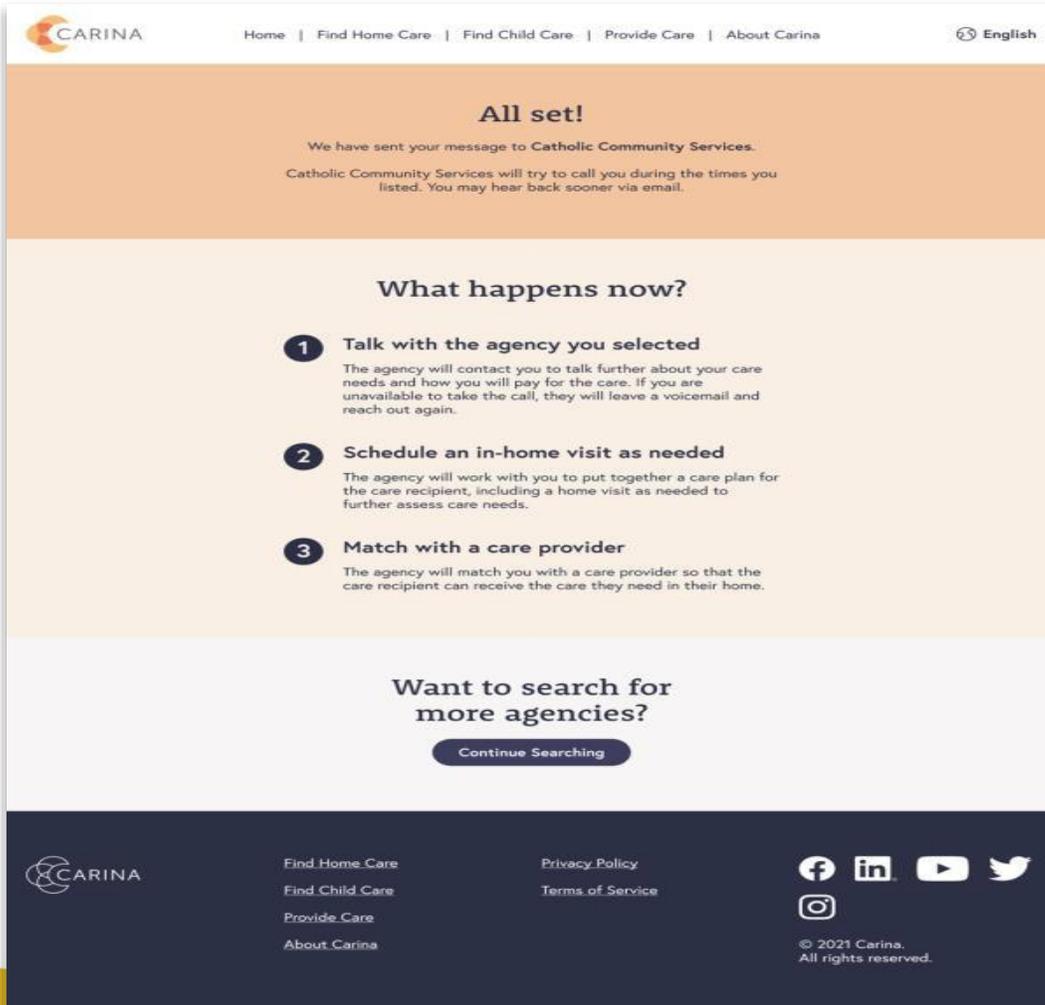
Cancel **Send**

CARINA Find Home Care Find Child Care Provide Care About Carina Privacy Policy Terms of Service

Facebook LinkedIn YouTube Twitter Instagram

© 2021 Carina. All rights reserved.

- Once the consumer has expressed an interest in an agency with available workers that match their user generated search criteria, they can send a message to the agency to contact them.
- Consumers provide their contact information and can also provide more details about the care they are seeking.



The screenshot shows the CARINA website's confirmation page. At the top, the CARINA logo is on the left, and navigation links for Home, Find Home Care, Find Child Care, Provide Care, and About Carina are in the center. A language selector for English is on the right. The main content area has an orange header with the text "All set!" and a sub-header "We have sent your message to Catholic Community Services." Below this, it states "Catholic Community Services will try to call you during the times you listed. You may hear back sooner via email." The next section is titled "What happens now?" and contains three numbered steps: 1. "Talk with the agency you selected" (agency will contact you), 2. "Schedule an in-home visit as needed" (agency will work with you on a care plan), and 3. "Match with a care provider" (agency will match you with a care provider). Below the steps is a section titled "Want to search for more agencies?" with a "Continue Searching" button. The footer contains the CARINA logo, navigation links, social media icons for Facebook, LinkedIn, YouTube, and Twitter, and copyright information: "© 2021 Carina. All rights reserved."

- The confirmation page provides consumers an idea of what will happen next: Agency will contact consumer to discuss needs, schedule an in-home visit as needed.
- Consumers can choose to browse more and contact additional agencies or leave the site knowing that someone will contact them.
- Consumers will also receive an email with details about next steps.

Summary

- Consumers or their family members will access the NY State of Health website (nystateofhealth.ny.gov) and click on “Get Started” button in the Home Care section
- Then, search for agencies with available personal care workers in their area based on user-generated criteria, including language and gender preference
- Once the consumer has expressed an interest in an agency with available workers that match their user generated search criteria, they can send a message to the agency to contact them
- Then, the consumer will work directly with the agency that employs the personal care worker to determine the consumer’s needs
- Payment for services will be made directly by the consumer to the agency

If consumers have home care service needs in NYC, Nassau, Suffolk, and Westchester, what benefits are there for them to use the Home Care site which is right on the main page of the NY State of Health website?

- A. It is free.
- B. It gives information about homecare, how it works, testimonials and FAQs.
- C. It gives them the ability to shop home care services for themselves, their family members or friends.
- D. It connects them with licensed home care service agencies.
- E. All of the above.

QUESTIONS?



EMAIL CONTACTS



All Assistors

- If you have general Assistor training questions, or questions about this specific training, please send them to: Eligibility.Training.Support@health.ny.gov.
- If you have a case specific question that you have already discussed with your supervisor or program manager, the issue should be submitted on an encrypted Account Review Spreadsheet to: Assistor.Cases@health.ny.gov.
- If you need help with your Assistor account or Oversight Manager account, or if your agency needs to report staff changes, please send an email to: Assistor.Admin@health.ny.gov.

Navigators Only

- When Navigator Agencies are submitting contract documents (vouchers, annual packet documents, consumer story submissions, site schedules, etc.) and related questions to the New York State Department of Health, please send them to: Navigator.Admin@health.ny.gov.
 - CC your Navigator Contract Manager
- When Navigator Agencies are submitting media approval requests, and educational and marketing material approval requests to the New York State Department of Health, please send them to: Navigator.Media@health.ny.gov.
 - CC your Navigator Contract Manager

RECERTIFICATION PROCESS



- All Assistors and Assistor Oversight Managers who are registered or completed the online Assistor certification training by **10/31/2022** will be required to view the recertification webinars. The material included in each webinar is a supplement to what was provided during the in-person and online courses.
 - <https://info.nystateofhealth.ny.gov/SpringTraining>.
- Keep track of the date you watched the live webinar or the video for each of this year's recertification webinars.
- Provide your dates to your supervisor so they can complete the Recertification Report.

THANK YOU FOR JOINING US!

- Please complete the survey:
 - Evaluation of Webinar: What's Coming in NY State of Health
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>.

Next Recertification Training:

Open Enrollment and Renewals

- Date: Wednesday, September 28, 2022
- Time: 10:00 – 11:30am

